

B18 (Official Form 18) (12/07)

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 11-13823-MS  
Chapter: 7  
Judge: Morris Stern

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sylvia Galvao  
201 W. Jersey St. #312  
Elizabeth, NJ 07202

Social Security No.:  
xxx-xx-8999

Employer's Tax I.D. No.:

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**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: May 20, 2011

Morris Stern  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

B18 (Official Form 18) (12/07) – Cont.

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Sylvia Galvao  
Debtor

Case No. 11-13823-MS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: b18

Page 1 of 1  
Total Noticed: 22

Date Rcvd: May 20, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2011.

db +Sylvia Galvao, 201 W. Jersey St, #312, Elizabeth, NJ 07202-1301  
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235  
511653970 +CLERK, SPECIAL CIVIL PART, UNION COUNTY, UNION COUNTY COURTHOUSE, 2 BROAD STREET,  
RE:DC-024452-10, Elizabeth, NJ 07201-2202  
511653971 +CLERK, SPECIAL CIVIL PART, UNION COUNTY, UNION COUNTY COURTHOUSE, 2 BROAD STREET,  
Re: DC-000260-11, Elizabeth, NJ 07201-2202  
511653968 +Citibank, c/o David Faloni, Esq., Faloni & Assoc., 165 Passaic Ave, Ste 301B,  
Fairfield, NJ 07004-3592  
511653972 +Frederick J. Hanna & Assoc., 1427 Roswell Rd, Marietta, GA 30062-3668  
511653974 IC Systems, 444 Highway 96 E, P.O. Box 64887, Saint Paul, MN 55164-0887  
511653977 SRA, P.O. Box 1479, Lombard, IL 60148-8479  
511653979 +TCS, 865 Merrick Ave, 4th Fl, Westbury, NY 11590-6695  
511653980 +United Collections Bureau, 5620 Southwyck Blvd, Ste 206, Toledo, OH 43614-1501  
511653983 Wm W. Seigel & Assoc, P.O. Box 9006, Smithtown, NY 11787-9006

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 20 2011 22:06:09 United States Trustee,  
Office of the United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235  
511653965 EDI: CAPITALONE.COM May 20 2011 21:38:00 Capital One, P.O. Box 85167,  
Richmond, VA 23285-5167  
511653967 EDI: CHASE.COM May 20 2011 21:38:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
511653966 EDI: CHASE.COM May 20 2011 21:38:00 Chase, c/o Brad Layton, Esq.,  
JP Morgan Chase Legal Dept, 900 Highway 9 North, Ste 600, Woodbridge, NJ 07095-1003  
511653969 +EDI: CITICORP.COM May 20 2011 21:38:00 Citibank, P.O. Box 6500,  
Sioux Falls, SD 57117-6500  
511653973 +EDI: HFC.COM May 20 2011 21:38:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
511653975 EDI: CBSKOHLS.COM May 20 2011 21:38:00 KOHL'S, P.O. BOX 3043, Milwaukee, WI 53201-3043  
511653976 +EDI: TSYS2.COM May 20 2011 21:38:00 Macy's, Attn: Bankruptcy Processing, P.O. Box 8053,  
Mason, OH 45040-8053  
511653978 EDI: AISTMBL.COM May 20 2011 21:38:00 T-Mobile Customer Relations, P.O. Box 37380,  
Albuquerque, NM 87176-7380  
511653982 EDI: WFNNB.COM May 20 2011 21:38:00 WFNNB-Victoria's Secret, Bankruptcy Dept,  
P.O. Box 182125, Columbus, OH 43218-2125  
511653981 +EDI: WFFC.COM May 20 2011 21:38:00 Wells Fargo Home Mortgage, P.O. Box 10335,  
Des Moines, IA 50306-0335

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2011

Signature:

